

**Information to identify the case:**

Debtor 1	<u>Debra L. Steimling</u>	Social Security number or ITIN	xxx-xx-8329
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number:	17-15301-JNP		

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Debra L. Steimling

6/23/21

**By the court:** Jerrold N. Poslusny Jr.  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Debra L. Steimling  
Debtor

Case No. 17-15301-JNP  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-1  
Date Rcvd: Jun 23, 2021

User: admin  
Form ID: 3180W

Page 1 of 4  
Total Noticed: 70

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 25, 2021:

Recip ID	Recipient Name and Address
db	+ Debra L. Steimling, 426 Aurora Drive, Egg Harbor Township, NJ 08234-7577
516708899	COMenity Bank/NYWRK, Attn: Cawley & Bergmann, 117 Kinderkamack Rd Ste 201, River Edge, NJ 07661-1916
516708894	Capital One, NA, Attn: Progressive Financial Service, 1919 W Fairmont Dr Ste 8, Tempe, AZ 85282-3183
517057963	Chase Bank, N.A.-Bankruptcy Dept., PO Box 29505-AZ1-1191, Phoenix, AZ 85038
516708901	Comenity Portfolio Debt Equity, 5757 Phantom Dr Ste 225, Hazelwood, MO 63042-2429
516708905	+ Credit One Bank NA, 7 Entin Road Attn: Pressler & Pressler, Parsippany, NJ 07054-5020
516708906	+ DC Treasurer, POB 2014, Washington, DC 20013-2014
516708907	Department of Motor Vehicles - DC, PO Box 2014, Washington, DC 20013-2014
516773465	JPMorgan Chase Bank, N.A., po box 29505 Phx, AZ 85038
516708913	Lending Club Corp, 470 Convention Way, Redwood City, CA 94063-0000
516708918	Music and Arts Center, Attn: Transworld Systems, Inc., 9525 Sweet Valley Dr, Valley View, OH 44125-4237
516708919	+ PA Turnpike Commission, 8000 C Derry St, Harrisburg, PA 17111-5200
516708921	+ Pressler & Pressler, 7 Entin Rd. Attn: Midland Funding LLC, Parsippany, NJ 07054-5020
516708922	Progressive Direct Auto, PO Box 31260, Tampa, FL 33631-3260
516708923	+ Progressive Insurance, 6300 Wilson Mills Road, Mayfield Village, OH 44143-2182
516708925	+ Quality Asset Recovery, 7 Foster Ave, Ste 101, Gibbsboro, NJ 08026-1191
516708926	Rickart Collection Systems, Inc., Attn: Atlantic City Electric, PO Box 7242, North Brunswick, NJ 08902-7242
516708927	Robert McConville, 1236 Shore Rd, Linwood, NJ 08221-2442
516708928	Rushmore Service Center, Attn: Premier Bankcard, PO Box 5507, Sioux Falls, SD 57117-5507
516708929	Shore Medical Center, Attn: Paragon Revenue Group, PO Box 127, Concord, NC 28026-0127
516708930	Six Flags Adventure, Route 537, Jackson, NJ 08527-0000
516708931	Stoneleigh Recovery Associates, Attn: Comenity Capital Bank, PO Box 1479, Lombard, IL 60148-8479
516708932	TD Bank, Attn: Lyons Doughty Vedhuis, 136 Gaither Dr Ste 100, Mount Laurel, NJ 08054-1725
516708935	Verizon, PO Box 4330, Trenton, NJ 08610-0330
516708936	Verizon Wireless, Attn: Convert Outsourcing, PO Box 9004, Renton, WA 98057-9004
516708938	Webbank/CACH, Attn: Freshview, 6300 S Syracuse Way Ste 200, Centennial, CO 80111-6722

TOTAL: 26

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jun 23 2021 20:37:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Jun 23 2021 20:37:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
516708888	EDI: GMACFS.COM	Jun 24 2021 00:28:00	Ally Financial, POB 380901, Bloomington, MN 55438-0901
516708889	+ Email/Text: bankruptcy@pepcoholdings.com	Jun 23 2021 20:37:00	Atlantic City Electric, POB 13610, Philadelphia, PA 19101-3610
516725588	Email/Text: bankruptcy@pepcoholdings.com	Jun 23 2021 20:37:00	Atlantic City Electric Company, Pepco Holdings, Inc., Bankruptcy Division, Mail Stop 84CP42, 5 Collins Drive, Suite 2133, Carneys Point, NJ 08069-3600
516708891	Email/Text: bk@avant.com		

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		Jun 23 2021 20:38:00	Avant, Inc., 640 N La Salle Dr, Chicago, IL 60654-3781
516964354	+ EDI: RECOVERYCORP.COM		
		Jun 24 2021 00:28:00	Bureaus Investment Group Portfolio No 15 LLC, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
516806772	Email/PDF: resurgentbknofications@resurgent.com		
		Jun 23 2021 20:35:00	CACH, LLC, PO Box 10587, Greenville SC 29603-0587
516708896	EDI: CKSFINANCIAL.COM		
		Jun 24 2021 00:28:00	CKS Financial, Attn: Lending Club Corp., PO Box 2856, Chesapeake, VA 23327-2856
516708892	EDI: CAPITALONE.COM		
		Jun 24 2021 00:28:00	Capital One / Justice, PO Box 71106, Charlotte, NC 28272-1106
516708893	+ EDI: CAPITALONE.COM		
		Jun 24 2021 00:28:00	Capital One Bank USA, N.A., PO Box 30281, Salt Lake City, UT 84130-0281
516932716	EDI: BL-BECKET.COM		
		Jun 24 2021 00:28:00	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
516708895	EDI: CHASEAUTO		
		Jun 24 2021 00:28:00	Chase, PO Box 901003, Fort Worth, TX 76101-2003
516708897	EDI: WFNNB.COM		
		Jun 24 2021 00:28:00	Comenity - Victorias Secret, PO Box 659728, San Antonio, TX 78265-9728
516708898	+ EDI: WFNNB.COM		
		Jun 24 2021 00:28:00	Comenity Bank-New York & Co., POB 182789, Columbus, OH 43218-2789
516708900	EDI: WFNNB.COM		
		Jun 24 2021 00:28:00	Comenity Capital Bank, PO Box 183043, Columbus, OH 43218-3043
516708902	EDI: WFNNB.COM		
		Jun 24 2021 00:28:00	ComenityCapital/GMStop, PO Box 182120, Columbus, OH 43218-2120
516785711	+ EDI: CBS7AVE		
		Jun 24 2021 00:28:00	Country Door, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
516708903	EDI: CCS.COM		
		Jun 24 2021 00:28:00	Credit Collection Services, Attn: Wells Fargo Bank, 725 Canton St, Norwood, MA 02062-2679
516708904	+ Email/PDF: creditonebknofications@resurgent.com		
		Jun 23 2021 20:34:56	Credit One Bank, POB 98875, Las Vegas, NV 89193-8875
516708908	EDI: DCI.COM		
		Jun 24 2021 00:28:00	Diversified Consultants, Inc., Attn: Verizon, PO Box 551268, Jacksonville, FL 32255-1268
516708909	+ EDI: AMINFOFP.COM		
		Jun 24 2021 00:28:00	First Premier Bank, 601 S. Minnesota Ave, Sioux Falls, SD 57104-4868
516708910	EDI: FSAE.COM		
		Jun 24 2021 00:28:00	Firstsource Advantage, LLC, Attn: CapitalOne Bank, PO Box 628, Buffalo, NY 14240-0628
516708911	EDI: IIC9.COM		
		Jun 24 2021 00:28:00	IC System, Attn: Masseys, PO Box 64437, Saint Paul, MN 55164-0437
516708912	Email/Text: PBNCNotifications@peritussservices.com		
		Jun 23 2021 20:36:00	Kohls/Cap One, PO Box 3115, Milwaukee, WI 53201-3115
516880551	Email/PDF: resurgentbknofications@resurgent.com		
		Jun 23 2021 20:35:24	LVNV Funding, LLC its successors and assigns as, assignee of Santander Consumer USA, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
516988988	+ EDI: MID8.COM		
		Jun 24 2021 00:28:00	MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
516785825	+ EDI: CBSMASON		
		Jun 24 2021 00:28:00	Massey's, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
516708914	+ EDI: CBSMASON		
		Jun 24 2021 00:28:00	Masseys, POB 2822, Monroe, WI 53566-8022
516708915	EDI: MID8.COM		
		Jun 24 2021 00:28:00	Midland Funding, 2365 Northside Dr # 300, San

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516708916	+ EDI: MID8.COM	Jun 24 2021 00:28:00	Diego, CA 92108-2709 Midland Funding LLC, 8875 Aero Dr., Ste 200, San Diego, CA 92123-2255
516708917	+ Email/Text: cd@musicarts.com	Jun 23 2021 20:37:00	Music & Arts Centers, 4626 Wedgewood Blvd, Frederick, MD 21703-7159
516995203	EDI: PRA.COM	Jun 24 2021 00:28:00	Portfolio Recovery Associates, LLC, c/o Capital One Bank, N.a., POB 41067, Norfolk VA 23541
516708920	+ EDI: AMINFOFP.COM	Jun 24 2021 00:28:00	Premier Bankcard Inc., 3820 N. Louise Ave, Sioux Falls, SD 57107-0145
516983702	+ EDI: JEFFERSONCAP.COM	Jun 24 2021 00:28:00	Premier Bankcard, Llc, c o Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-7999
516708924	EDI: RMSC.COM	Jun 24 2021 00:28:00	Q Card/Synchrony Bank, PO Box 530905, Atlanta, GA 30353-0905
516744273	EDI: Q3G.COM	Jun 24 2021 00:28:00	Quantum3 Group LLC as agent for, JH Portfolio Debt Equities LLC, PO Box 788, Kirkland, WA 98083-0788
516982618	EDI: Q3G.COM	Jun 24 2021 00:28:00	Quantum3 Group LLC as agent for, Velocity Investments LLC, PO Box 788, Kirkland, WA 98083-0788
516819602	+ Email/Text: bncmail@w-legal.com	Jun 23 2021 20:37:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
516708933	+ EDI: WTRRN BANK.COM	Jun 24 2021 00:28:00	TD Bank USA-Target Credit, POB 673, Minneapolis, MN 55440-0673
516708934	+ EDI: CBS7AVE	Jun 24 2021 00:28:00	Through the Country Door, 1112 7th Ave., Monroe, WI 53566-1364
516837914	+ EDI: AIS.COM	Jun 24 2021 00:28:00	Verizon, by American InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
516708937	+ EDI: BLUESTEM	Jun 24 2021 00:28:00	Webbank-Gettington, 6250 Ridgewood Rd., Saint Cloud, MN 56303-0820
516708939	EDI: CCS.COM	Jun 24 2021 00:28:00	Wells Fargo Bank, c/o Credit Collection Services, PO Box 55126, Boston, MA 02205-5126

TOTAL: 44

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
516708890	*	Atlantic City Electric, PO Box 13610, Philadelphia, PA 19101-3610

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

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Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 23, 2021 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor JPMORGAN CHASE BANK NATIONAL ASSOCIATION dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
Isabel C. Balboa	ecfmail@standingtrustee.com summarymail@standingtrustee.com
Jeanie D. Wiesner	on behalf of Debtor Debra L. Steimling jeanie@sadeklaw.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5